

Enroll within
30 days of
your Qualified
Event

Flexible Spending Benefits Town of Chelmsford

One of the Few Gifts the IRS Gives!

Discover the benefit that SAVES YOU MONEY. This perk allows you to set aside a portion of your pay—**BEFORE TAXES**—to cover out-of-pocket expenses in these categories:

- ◆ **HEALTH CARE FSA.*** Eligible expenses & services include: non-cosmetic medical, dental, vision care services; prescription medications; over-the-counter 'medicines' (not vitamins or supplements); orthodontics; prescription eyeglasses and contact lenses; laser eye surgery; mental health services; alternative health therapies (e.g. chiropractic, acupuncture), and *MORE!*

Max. Annual Health Care Election: \$3,400.

Who's Covered? You, your legal spouse (if married), your eligible dependents (as defined by the IRS), including those claimed on your tax return, and your adult children under age 26.

Benefit Cards. New Health Care FSA enrollees will receive **2 cards** that can be used at most medical facilities, dental offices, optical shops, and pharmacies to pay for eligible expenses. **Keep your cards!** They will reload at the start of each new plan year for which you have re-enrolled.

Grace Period. Health Care FSA participants get an **extra 75 days** at the end of the plan year to spend down the prior year's available balance, if any.

HSA Ineligibility. If you or your spouse have a Health Savings Account ('HSA'), you are **NOT ELIGIBLE** to participate in the Health Care FSA plan.

- ◆ **DEPENDENT CARE FSA.**** For qualified **day care** expenses for your eligible dependents (as defined by the IRS) under age 13, elderly dependents, and dependents with special needs. Eligible expenses include day care, pre-school, before/after-school care, day camp during school breaks, and elder day care. *Claim-based reimbursement plan (no benefit card); participants must submit claim(s) each plan year to receive accrued funds.*

Max. Annual Dep. Care Election: \$7,500 per family

For eligible expenses
incurred between your
Qualified Event Date
and **06/30/2027**.***

To **ENROLL** or **MAKE QUALIFIED CHANGE(S)**: Complete a *New Hire/Change of Status Form* & return it to **Human Resources** **within 30 days** of your Date of Hire or Qualified Change Event.

– IMPORTANT –

Re-enrollment is NOT automatic! To participate in the FSA plan(s) beyond the end of the current plan year (see above), you must **actively re-enroll** during your employer's annual open enrollment period.

**Track Your Account
and File Claims 24/7!**

Log in to your employee portal via our website:
www.getebm.com/spending-accounts

Set up Direct Deposit

Direct deposit, most efficient reimbursement method when submitting claims for eligible, out-of-pocket medical expenses. Add your banking information to your online account profile once you receive your enrollment confirmation e-mail.

Make Your
Money Go
UP
TO **30%**
Further!
depending on your
tax status

* Not all Health Care expenses are FSA-eligible, such as: cosmetic procedures or products (e.g. Botox, teeth whitening, veneers, etc.), couples/family counseling, general health/wellness expenses (i.e., toothbrushes, toothpastes, non-prescription sunglasses, gym dues, etc.), and federally non-permissible products. Some healthcare-related expenses, such as medical equipment and some services, may require a physician's Letter of Medical Necessity in order to be FSA-eligible. Visit <https://buyfsa.com/blogs/fsa-hsa-eligibility-list> for more info. on eligibility of specific products and services.

** Overnight camp and school tuition for kindergarten and above are not FSA-eligible; day camp is eligible when utilized as a form of childcare in order for the parent(s)/guardian(s) to be able to work; extra-curricular and enrichment programs/activities that aren't daycare/childcare-based are not eligible; money paid to a childcare provider who doesn't report it as income on their taxes is not FSA-eligible.

*** Cafeteria Plan Advisors holds flex-spending (FSA) funds until eligible expenses are incurred and claim(s) submitted. *Funds may be forfeited in accordance with IRS Publication 969 if eligible expenses are not incurred by the plan year deadline through the use of the provided debit card (if applicable) or claim submission, or the date upon which employment ends, whichever comes first.*